

MONTANA HIGHGROUND



The Deep Creek fire near Townsend, MT
burned 4,648 acres in July.

PHOTO BY: S WINGARD

Floods follow fires.
WILDFIRES RAISE YOUR FLOOD RISK FOR YEARS.

As of September 1st Montana wildfires have torched over 828,000 acres and burned an estimated 50 residences. Recent and welcomed rains have helped the state drop to Preparedness Level 3 from the previous Level 5 status. The largest fire was the Richard Spring Fire, burning over 170,000 acres in Southeast Montana for over 3 weeks before containment. The Woods Creek Fire sparked July 10th and scorched over 55,000 acres in the Big Belt Mountains.

Montana started its fiscal year with the statutory maximum of \$105 million in the Fire Suppression Fund. It is estimated \$54 million (or 51.4%) has been spent on fire fighting efforts. With fire crew and resources stretched thin, the Montana National Guard was called in to assist. 2021 will long be remembered for its record breaking hot temperatures, prevalent wildland fires, smoky skies, poor air quality, and statewide drought.

For wildfire updates, visit: www.mtfireinfo.org

NEWSLETTER HIGHLIGHTS

Floods After Fire (FAF) Program

Learning from Natural Disasters
Colorado Mudslides and Tennessee Floods

Flood Insurance for Renters

Channel Migration Zones

Resources and Training

Around the Floodplain-
Updates

Montana DNRC Contacts



Photo: Recently burned and scorched hillsides along Deep Creek near Townsend, MT will be closely monitored for FAF potential.

MONTANA FLOOD AFTER FIRE GUIDEBOOK

The Flood After Fire (FAF) guidebook is a useful resource for FPA's, local governments, communities and homeowners affected by wildfire. Content addresses increased flood risk and debris flows that can occur after wildfires. It will guide those affected through the complex web of federal and state programs and agencies. Property owners should be aware there is an elevated flood risk after fire and are encouraged to take actions to mitigate those risks, including but not limited to purchasing flood insurance.

The Montana Silver Jackets created this guide to increase preparedness for flooding and debris flow concerns after wildfires and provide a singular picture of state and federal assistance, rather than reaching out to each agency individually.

For more information
on the Montana Silver Jackets, see
<http://www.floodrisk.mt.gov>

**Download a copy of the
Montana's Flood After Fire (FAF)
Guidebook**

at
<http://dnrc.mt.gov/flood-and-fire>

Or Contact

Traci Sears, NFIP/CAP Coordinator
Montana DNRC Floodplain Program
Ph. 406.444.6654 / Email: tsears@mt.gov
www.floodplain.mt.gov

Floods follow fires.

WILDFIRES RAISE YOUR FLOOD RISK FOR YEARS.



FEMA



Flood After Fire: The Increased Risk

www.floodsmart.gov/wildfires

Wildfires leave the ground charred, barren of vegetation, and unable to absorb water for several years after a wildfire. Residents living downslope and downstream of fire-affected areas and nearby communities face an increased risk of flash flooding and mudflows.

Property owners don't just need to protect against increased risk of the next wildfire, but also against the increased risk of flooding and mudflows that occurs when a wildfire dramatically alters the terrain and ground conditions.

FEMA's National Flood Insurance Program (NFIP) is conducting a regional campaign to boost education and awareness about the increased risk of flash flooding and mudflows, and the importance of purchasing flood insurance in areas that have been affected by wildfires. Property owners are encouraged to financially protect their property by investing in a flood insurance policy. Typically it takes 30 days for a NFIP insurance policy to go in effect.

Help spread the word and build more resilient communities by following these three easy steps:

1. Download marketing materials from FloodSmart.gov/floodafterfire
2. Share content on social platforms like Twitter, Facebook, and email.
3. Embed the interactive NFIP Cost of Flooding Tool and other engaging materials such as Survivor Stories to your website.

Questions, comments, or requests for additional resources?
Reach out to NFIPcommunications@fema.dhs.gov.

Montana Flood After Fire Guidebook

March 2020



Planning and Coordination is Vital After A Large Wildfire for Major Transportation and Interstates

Submitted by: Stephanie DiBetitto, FEMA Region VIII

Mitigation | Floodplain Management & Insurance

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The Garfield County Grizzly Creek Fire located east of Glenwood Springs, Colorado, started on August 10, 2020, and burned approximately 32,631 acres, crossing over Interstate 70 and closing the interstate for 13 days, before being fully contained on December 18, 2020. Interstate 70 is a major east/west highway that sees a lot of traffic, while there are alternate routes, these alternate routes can add several hours to the drive and have vehicle restrictions on some roads. The Colorado Department of Transportation (CDOT) conducted an emergency project to repair and replace the rockfall fencing along I-70 that was damaged during the fire. They also established a mechanism to safely close the interstate when they are alerted of potential Flash Flood Warnings from the National Weather Service (NWS), who continually monitor the burn scar for potential risk.

On June 26, 2021, Interstate 70 in Glenwood Canyon was closed for several hours after a flash flood warning was issued. Heavy rains on the Grizzly Creek burn scar caused a mudflow measuring 70 feet wide and 5 to 7 feet thick to flow over the interstate requiring heavy equipment to remove the debris. Crews worked overnight and into the morning to reopen the interstate.

On June 27, the interstate through Glenwood Canyon was closed again due to a flash flood warning. Another mudflow event occurred in the canyon on July 3 and shut down the roadway for several hours causing problems and disrupting 4th of July holiday travel. CDOT is well prepared for flash flood warning events. Using partnerships between the Federal Agencies, CDOT was able to use the collected and analyzed data from the USFS BAER (Burn Area Emergency Response) report to determine the severity of debris flows from the Grizzly Creek burn scar. The NWS collects and monitors data to determine when to issue Flash Flood Watches, and Flash Flood Warnings.

For additional Flood After Fire (FAF) information

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Mitigation | Floodplain Management & Insurance

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LEARNING FROM NATURAL DISASTERS



Mudslides and debris flows occurred after the 2020 wildland fire closed interstate travel in Colorado

When a Warning is issued CDOT will use this information to evacuate the canyon, or to stage crews on standby to clear debris, or assess damage before reopening the interstate.

Wildfires like Grizzly Creek dramatically alter the terrain where intense rainfall over the burn scar create rivers of liquid and flowing mud, caused by a combination of brush loss, sediment and heavy rains from flash flooding events. This increased risk in flooding and mudflows can exist for several years until the vegetation re-establishes and the watershed stabilizes. Until then, the risk of mudflows and flash flooding in this area will continue and closures of Interstate 70 will occur. Planning for these events is vital for life, safety, commerce transportation, and infrastructure management.

The burn scar near Glenwood Springs is a FAF concern. Flash flood warnings and mudflows closed I-70 multiple times in July leaving travelers and commercial trucks stranded for hours.



17 Inches of Rain Devastates Middle Tennessee

The National Weather Service reported 17 inches of rain fell in less than 24 hours in Humphreys County, Tennessee on Saturday, August 21. This shattered Tennessee's record of 13.6 inches for one-day rainfall set in 1982 by more than 3 inches.

The town of Waverly, Tennessee was most devastated with 20 confirmed dead, homes knocked off foundations, businesses demolished, and cars washed away. Forecasters issued a flash flood watch calling for only 4 to 6 inches of rain which fell short of actual rainfall. The previous record for one-day rainfall in Middle Tennessee was 9 inches.

Building, Flood Insurance, and Mapping Decisions Impact Flood Devastation in Middle Tennessee

Record rainfall exceeded three inches an hour in Middle Tennessee on Saturday, August 21st, swelling rivers and creeks. Residents were flooded minutes after, and for some at the same time as Flash Flood notifications were received on their phones, giving them little-to-no time to react. Homes were destroyed, power and cellphone service cut, roads and cars washed away, and 20 lives lost. What lessons and takeaways can this devastating situation over 1,900 miles away offer Montana's FPA's and governmental officials?

One lesson pertains to a community's decision to participate in the National Flood Insurance Program (NFIP). Others involve a property owner's decision to purchase flood insurance or manage development in flood prone areas. Humphrey's County, Tenn, one of the hardest-hit areas, declined to participate in the NFIP, a program available since 1968 that offers residents in participating communities the opportunity to buy flood insurance at a subsidized cost and reduce flood losses and damages. It's neighbor, Huston County, also hit hard by flooding, participates in NFIP. What can residents of each county expect?

Traci Sears, Montana NFIP coordinator says, "Not participating in NFIP can hurt a community and its residents, making it harder to rebuild or recover." Community and personal commitments to floodplain management and awareness can partially mitigate flood damage and significantly improve recovery times.



Cars swept by floodwaters are piled on the banks of Blue Creek near Waverly, Tenn. (AP Photo/Mark Humphrey)

LEARNING FROM NATURAL DISASTERS



A car and debris washed up against a bridge in Waverly, Tenn due to flooding by heavy rains. [AP Photo/Mark Humphrey]

A community's decision not to participate in NFIP may vary for several reasons. Some may not understand the program and struggle to implement floodplain protocols. Sears explained "Some of our rural communities simply lack the resources (personnel, money, etc.) to fully administer and regulate local floodplain programs. That's where the Montana Community Assistance Program (CAP) comes in." CAP is a DNRC program that was established in the early 1970's to help Montana's communities and counties implement local floodplain policies and ordinances. There are 137 Montana communities who participate in NFIP. Sears said "We are here to help the communities and counties. We try to reach out to them on a regular basis. They can also ask for our help whenever needed."

Another lesson pertains to the floodplain maps that FEMA produces. These maps show which areas are at risk from flooding so that homeowners, bankers, and local officials are informed about where and how to build in those areas. Floodplain maps are reviewed and updated periodically to reflect the changing dynamics of river channels and waterways. If a community feels a map does not reflect current conditions, they can request re-mapping. Some floodplain maps assess the flood threat of main river channels, while other floodplain maps look at the flood threat by including tributary streams along with the main river channel. It is important to know which waterways are included in the mapping assessment so that the flood risk or threat to property and human lives is not underestimated.

The Montana DNRC Floodplain Mapping Program is collaborating with several local communities across the state to prioritize floodplain mapping projects for the next 5 years. This plan is fluid and is subject to change. If a community would like to request updated floodplain mapping, please contact:

Nadene Wadsworth, (406) 444-6732/Nadene.Wadsworth@mt.gov;
Tiffany Lyden, (406) 444-0599 / TLyden@mt.gov.

Flood Insurance for Renters



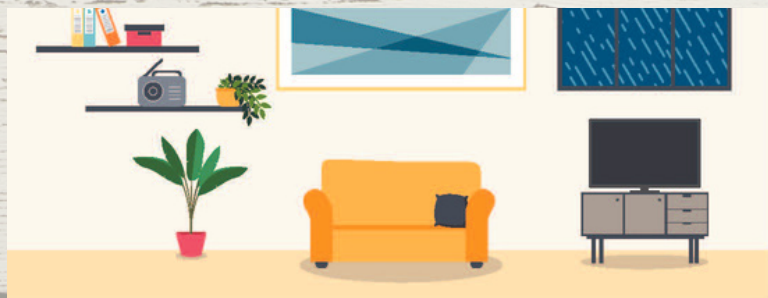
New Flood Insurance Guide for Renters

Did you know that renters can purchase a flood insurance policy through the Federal Emergency Management Agency (FEMA) program or a private flood insurance company? FEMA's National Flood Insurance Program (NFIP) provides a maximum of \$100,000 in contents coverage. The coverage levels of private flood insurance policies vary. The NFIP is backed by the federal government and offers insurance for flood damage to personal property or contents. It does not include liability coverage or coverage for living expenses while displaced.

Contents are insured on an actual cash value basis which accounts for depreciation, which is not the same as replacement coverage.

For more information visit: <https://www.floodsmart.gov/flood-insurance>

Or call 877-336-2627



Protect the things you love.

If you are a renter, purchasing a standard renters insurance policy covers your personal belongings from theft, wind, or fire damage. A standard renters insurance policy typically doesn't cover flood damage.

While your landlord may have flood insurance to cover the building you live in, their insurance will not cover your personal belongings.

Only a separate flood insurance policy can cover items damaged in a flood. Without it, you'd have to replace any damaged clothes, furniture, electronics, or other possessions out of pocket. A low-cost renters flood insurance policy can cover thousands of dollars of potential personal property damage.

DID YOU KNOW?

- Flooding is the most common and costly natural disaster in the United States. It is often an emotionally and financially devastating experience.
- If you suffer a flood, you can seek federal disaster assistance, but it may not be enough to make a full recovery. Most homeowners policies don't cover flood losses, only flood insurance covers the cost of flood damage.
- Any area can flood. In fact, 40% of NFIP claims came from outside high-risk flood areas between 2015 and 2019.

What does renters flood insurance cover?

Contents coverage (also known as renters flood insurance) in rental units above the lowest elevated floor¹ can cover up to \$100,000 and includes:

- Clothing
- Furniture
- Televisions
- Portable and window air conditioners
- Portable microwaves
- Portable dishwashers
- Portable clothes washers and dryers
- Mini fridges
- Valuables such as artwork and jewelry (up to \$2,500)
- Rugs
- Books, kitchenwares, computers/electronics

How do I purchase renters flood insurance?

The price of flood insurance depends on where you live and your desired coverage. **A renters flood insurance policy can start at \$100 a year, including taxes and fees.** It takes 30 days for an NFIP policy to take effect, so **do not delay.** To buy NFIP flood insurance, call your insurance agent or company for more information.

Have questions about flood insurance?

If you have renters or car insurance, ask your agent or insurance company for more information on your renters flood insurance coverage options.

Call the NFIP at 877-336-2627, or visit [FloodSmart.gov](https://www.floodsmart.gov).

Alternative to buying flood insurance...



For more information on

Federal Flood Insurance

<https://www.fema.gov/flood-insurance>

Private Montana Flood Insurance

<https://csimt.gov/your-insurance/flood/>

Channel Migration Zone Projects

BEAVERHEAD RIVER

BIG HOLE RIVER

CLARK FORK – BITTERROOT TO HUSON

CLARK FORK – PLAINS AREA

DEEP CREEK

EAST GALLATIN RIVER

FLATHEAD RIVER - OLD STEEL BRIDGE TO FLATHEAD LAKE

GALLATIN RIVER

JEFFERSON RIVER

MADISON RIVER

MUSSELSHELL RIVER – ROUNDUP

PRICKLY PEAR AND LOWER TEN-MILE CREEKS

LOWER RUBY RIVER

RUBY – CLEAR CREEK

YELLOWSTONE RIVER

*ADDITIONAL CMZ PROJECTS ON THE BITTERROOT, CLARK FORK (MISSOULA COUNTY), AND MUSSELSHELL RIVERS ARE UNDERWAY OR RECENTLY COMPLETED AND NOT YET ON THE STATE LIBRARY.

Channel Migration Zone (CMZ) Maps

By Tiffany Lyden, Outreach Specialist - DNRC Water Resources

What is CMZ mapping?

CMZ mapping is based on the understanding that rivers are dynamic systems that move laterally over time. The intent of CMZ mapping is to identify and map those areas at risk of future channel erosion.

Channel Migration Zone (CMZ) maps have been produced for several rivers in Montana. Individual project reports and CMZ maps are posted on the Montana State Library's website:

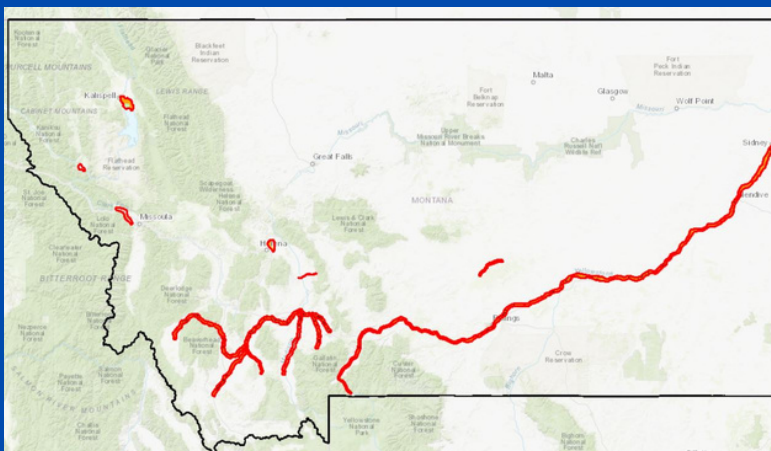
https://geoinfo.msl.mt.gov/data/montana_channel_migration_zones.aspx



Home



GEOGRAPHIC INFORMATION CLEARINGHOUSE



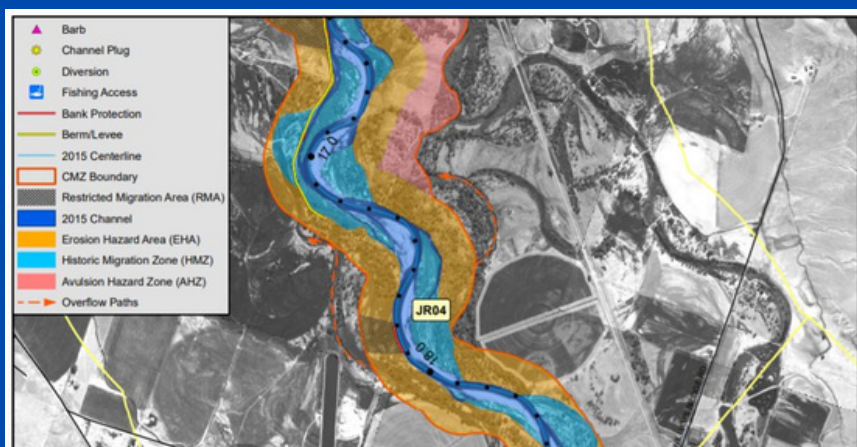
CMZ STATE MAP: AREAS WITH CHANNEL MIGRATION ZONE STUDIES
AS POSTED ON MONTANA STATE LIBRARY WEBSITE

How do CMZ Maps Differ From Floodplain Maps?

CMZ mapping uses historic aerial imagery, data and mapping technologies to identify and measure where a stream channel has been in the past, to help understand and map where the channel could move in the future. Most CMZ maps identify historic migration areas, along with potential future erosion and avulsion areas anticipated over the next 100 years.

Floodplain maps show areas prone to flooding from a 1% annual chance flood event (also called a 100 year flood), based on existing topography at the time the flood study is done or the map is produced.

In Montana, local floodplain regulations apply in 100-year floodplains shown on official maps adopted by FEMA or designated by the state. CMZ maps are currently non-regulatory in Montana. However, CMZ maps can provide cost-effective and scientifically-based tools to assist land managers, conservation districts, property owners, and other stakeholders to help make sound management decisions along river corridors. CMZ maps can be very valuable educational and visual tools to show historic stream channel locations and rates of channel movement in given areas.



EXAMPLE OF A CMZ MAP

(SOURCE: JEFFERSON RIVER CMZ REPORT BY K. BOYD AND T. THATCHER)

CMZ MAPS SHOW AREAS PRONE TO EROSION.

**FLOODPLAIN MAPS SHOW AREAS
PRONE TO FLOODING.**

RESOURCES AND TRAINING

VISIT www.floodplain.mt.gov/training

EVENT CALENDAR

Sept 9th, 2021

Musselshell Flood Awareness Day/Roundup, MT

Sept 13-15th, 2021

Montana Association of Planners Annual Conference

September 26-30, 2021 / Kalispell, MT

Upcoming

MACo ANNUAL CONFERENCE

October 6-8th - *Updated to Virtual Event*



MONTANA LEAGUE OF CITIES AND TOWNS ANNUAL CONFERENCE

This year low water flows, sandbars, and warm water temperatures affected recreationalists and ranchers alike as "hoot owl" fishing restrictions were placed on many Montana rivers and hay production decreased as much as 30-50% from the previous year due to lack of water for irrigation.

Photo: Jefferson River near Three Forks, MT by S. Wingard on July 7th, 2021

MONTANA FLOODPLAIN BOOTCAMP

Free Weekly 1-Hour virtual training

Sept 1st thru Nov 26th

EACH Bootcamp training will present information from a chapter in the FEMA 480 Book and is well suited for those new to floodplain management and/or taking the Certified Floodplain Managers (CFM) Exam in December

TO REGISTER : CONTACT TRACI SEARS

TSEARS@MT.GOV / 406.444.0533

★ Flood After Fires (FAF) Insurance Agent Webinar *Request the Recording*

Montana's NFIP Coordinator hosted two Flood After Fires (FAF) Webinar trainings for Montana Insurance Agents on Aug. 13th and Sept. 10th.

FEMA Region VIII provided this important information as the state continues to struggle with wildfires and their on-going impacts. More training will be offered Spring 2022.

Presenters - FEMA Region VIII
Tracie Harrison, Mitigation Specialist
Peter Reinhardt, Mitigation Specialist

Contact Traci Sears to request a recording at tsears@mt.gov

RISK RATING 2.0

EQUITY IN ACTION WEBINAR

A 4-part Training Series Offered Virtually Every
Wednesday at 11 am (CFM CEC available)

SEPT 1ST THRU NOV 3RD

11:00 - 1:00 PM (MST)

You can attend these webinars at
(<https://fema.zoomgov.com/j/16112089704>
[nam02.safelinks.protection.outlook.com]

Meeting ID: 161-1208-9704; Passcode:
127630).

There is no registration requirement

For information contact Traci Sears
tsears@mt.gov / 406.444.0533



Need more information? A training/resource? Community help?

CONTACT

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tsears@mt.gov / Ph. 406.444.6654

Shylea Wingard - Floodplain Specialist
shylea.wingard@mt.gov / Ph. 406.444.1343





AROUND THE FLOODPLAIN -- STAFF UPDATES

Local Floodplain Administrative Directory

<http://www.floodplain.mt.gov/floodplain-management/contacts>



Risk Rating 2.0 Update

FEMA has updated the NFIP insurance side with a new rating methodology. This drastic overhaul will have a major impact to local communities and property owners throughout the state. Information on Risk Rating 2.0 was just released this past spring and updates have been slowly forthcoming. In the beginning, while RR 2.0 was still in draft, information was shared on a limited basis and not available to the public. Risk Rating 2.0 is currently planned to be implemented October 1, 2021 so it is important for communities and floodplain administrators (FPA's) to start preparing to answer a variety of questions that property owners will ask especially given their flood insurance premiums are likely to increase. More information and updates will be made available on Risk Rating 2.0 and posted on the DNRC's insurance section at www.mtfloodplain.mt.gov. All agents, communities and FPA's are encouraged to be educated and informed.

USEFUL FLOOD INSURANCE RESOURCES

FLOOD INSURANCE STATISTICS

[HTTPS://NFIPSERVICES.FLOODSMART.GOV/REPORTS](https://nfipservices.floodsmart.gov/reports)

FLOOD-INSURANCE-DATA

[NFIPSERVICES.FLOODSMART.GOV](https://nfipservices.floodsmart.gov)

RISK RATING 2.0 PORTAL

[HTTPS://FEMA.GOV/FLOOD-INSURANCE/WORK-WITH-NFIP/RISK-RATING](https://fema.gov/flood-insurance/work-with-nfip/risk-rating) [FEMA.GOV]

FLOOD INSURANCE OUTREACH MATERIALS

(STATE & LOCAL OFFICIALS & AGENTS)

[HTTPS://WWW.FLOODSMART.GOV](https://www.floodsmart.gov) [FLOODSMART.GOV]

(GO TO THE AGENT PORTAL - TOP RIGHT CORNER)

PROPERTY OWNER INFORMATION

[HTTPS://WWW.FLOODSMART.GOV](https://www.floodsmart.gov) [FLOODSMART.GOV]

NFIP GENERAL INFORMATION HELP CENTER: 1-877-336-2627

FLOOD INSURANCE PUBLICATIONS & TECHNICAL INFO:

[HTTPS://WWW.FEMA.GOV/FLOOD-INSURANCE](https://www.fema.gov/flood-insurance) [FEMA.GOV]



FLOODPLAIN ADMINISTRATOR UPDATES

Happy retirement

Lori Casey - Butte-Silver Bow FPA

Goodbye / Best wishes

Sandor Hopkins - Cascade County FPA

Anna Ehnes - Cascade County FPA

Welcome

Dylan Pipinich - Butte-Silver Bow FPA

Ph. 406.497.6255 / Email: dpipinich@bsb.mt.gov

Newcomers

Petroleum County Joins NFIP!!



OUR HEARTFELT CONDOLENCES



Lincoln County planning director and floodplain administrator (FPA), Jacob Mertes, 42, of Libby Montana, and his wife, Sara Mertes, 37, a physician, tragically passed away in an plane crash on August 8th, 2021 in Minnesota. We at the DNRC appreciated working with Jake and know he will be missed by all.

Please report personnel updates or changes in contact numbers to:

Traci Sears - NFIP/CAP Coordinator
tsears@mt.gov / Ph. 406.444.6654

Shylea Wingard - Floodplain Specialist
shylea.wingard@mt.gov / Ph. 406.444.1343



ASSOCIATION OF STATE
FLOODPLAIN MANAGERS

www.floods.org



ASSOCIATION OF
Montana
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www.mtfloods.org



Considering Flood Insurance

www.floodplain.mt.gov/insurance

Montana's Flood History

Part 1

"A PIECE OF PREVENTATIVE LEGISLATION DESIGNED...TO MAKE IT POSSIBLE FOR MAN AND NATURE TO CO-EXIST IN PRODUCTIVE HARMONY." - GEORGE DARROW ON MONTANA FLOODPLAIN LEGISLATION

Montana has experienced extensive growth and development pressure these last few years. Local communities and staff have been overburdened with land use applications and inquiries. All land use regulations are being reviewed at a feverish rate. This includes local floodplain programs and state floodplain requirements. In the next few newsletters, I hope to dive into Montana's Flood History and provide some insight and answers to those frequently asked floodplain questions.

Montana is one of just a few states that adopted higher floodplain management requirements back in the 1970's. Montana legislative representatives recognized and acknowledged "the right and need of water courses to periodically carry more than the normal flow of water." (President Johnson's Executive Order on managing floodplains). To answer the question "Why does the state have higher standards than the federal requirement for floodplain management?" we can reference the April 28, 1971 Montana Flood Plain Management Meeting notes. The April 28th meeting included local, state, and federal agency representatives including Montana Republican State Representative and House Bill 265 sponsor, George Darrow. Representative Darrow was instrumental in establishing floodplain management in Montana.

Representative Darrow researched the topic of floodplain management and the national flooding problem and nauseam from the extensive studies, meetings, and conference information that was conducted and drafted between 1945 - 1968. Which appeared to be typical in how Darrow approached most topics. Darrow "was an oil-field roughneck, a military man, dude rancher, farmer, horse breeder, and petroleum geologist." "A leader of Montana's Republican Party, he routinely crossed party lines to build the political bridges necessary for protecting Montana's natural resources and water quality." His family also mentioned that he was a true believer that public funds should not be spent to pay for the actions of others.

This was evident in Darrow's statements from the 1971 Montana Floodplain Management Meeting minutes. He discussed the impact flooding had on the State of Montana and particularly mentioned the Sun River Floodplain area and its ongoing \$6.5 million levee project (which would cost approximately \$20.5 million in today's dollars). Again he emphasized this project was "borne at public expense".

Part of his opening statement included his insight on floodplain management, "So if human occupancy and utilization of flood plains is restricted in the first place, I think it's quite obvious that we can save 10's of millions of dollars in the future, less damage, and effort to protect areas and developments after encroachment upon the floodplain has occurred."

His vision and those state representatives that supported this legislation were spot on. Since the Montana floodplain regulations were passed in the 1970's, the state has experienced both large and small flood events. What is evident, is that the preventative legislation was successful. Structures built to the higher state standards, especially Montana's two feet freeboard requirement, experienced little-to-no damage due to flooding events. The higher standards have also provided monetary rewards for those communities and property owners participating in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS). The biggest benefit is the reduction of flood losses and damages throughout the state.

Communities have and will continue to be impacted by flooding events, but the Montana higher standards will continue to provide reduction of flood losses and damages, making it easier to recover after flooding events.

Submitted by: Traci Sears



Sandbars in the Jefferson River near Three Forks, MT (July 2021) Photo by: S Wingard

MONTANA HIGHGROUND

The Montana Highground Newsletter wants to share news about our great state and people. Your articles, ideas, and photos are always welcomed.

Please email your contributions to:
shylea.wingard@mt.gov

The Highground Newsletter is a quarterly publication of the Montana DNRC Floodplain Program. This newsletter and other DNRC Floodplain program activities are funded, in part, through grants from FEMA.

Person with disabilities who need an alternative accessible format of this document should contact the DNRC Public Information Officer at 406.444.0465



Deep Creek Wildfire Photos near Townsend, MT (July 2021)

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RESPONSIBILITY

No single drop of water thinks it is responsible for the flood.

~ Author Unknown

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